

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

**IN RE: James John Kubasko aka James J. Kubasko  
aka James Kubasko aka James Kubasko aka James  
John Kubasko, Jr. aka James Kubasko, Jr., aka  
James J. Kubasko, Jr.**

**Debtor(s)**

**PNC BANK, NATIONAL ASSOCIATION  
Movant**

**vs.**

**James John Kubasko aka James J. Kubasko aka  
James Kubasko aka James Kubasko aka James John  
Kubasko, Jr. aka James Kubasko, Jr., aka James J.  
Kubasko, Jr.**

**Respondent(s)**

**BK NO. 20-00462 RNO**

**Chapter 13**

**Hearing Date:**

**OBJECTION OF PNC BANK, NATIONAL ASSOCIATION  
TO CONFIRMATION OF CHAPTER 13 PLAN**

PNC BANK, NATIONAL ASSOCIATION (hereinafter Secured Creditor), objects to confirmation of Debtor's Chapter 13 plan and asserts in support of its Objection as follows:

1. On April 16, 2020, Secured Creditor filed a secured proof of claim setting forth prepetition arrears in the amount of \$43,464.66.
2. Debtor's Plan fails to provides for treatment towards the arrearage claim of the Secured Creditor.
3. Debtor's Plan understates the amount of the Secured Creditor's claim by \$43,464.66, and does not provide sufficient funding to pay said claim including present value interest.
4. Accordingly, Debtor's Plan is not feasible, as it does not fully compensate the Secured Creditor.
5. In addition, the Debtor's Plan fails to comply with 11 U.S.C. §§ 1322 and 1325.
6. Debtor(s) is/are delinquent in plan payments to the Chapter 13 Trustee in the amount of \$17,749.00.

WHEREFORE, the Secured Creditor, PNC BANK, NATIONAL ASSOCIATION, prays that the Court deny confirmation of the Debtor's Plan.

Respectfully submitted,

Date: December 24, 2020

By: /s/ Brian Nicholas, Esquire  
Brian Nicholas, Esquire  
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